

Information to identify the case:

Debtor 1:	Danielle Marazzi	Social Security number or ITIN: xxx-xx-3018
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _____
		EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 6/25/18
Case number:	18-22723-KCF	Date case converted to chapter: 7 7/14/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Danielle Marazzi	
2. All other names used in the last 8 years		
3. Address	72 King George Road Warren, NJ 07059	
4. Debtor's attorney Name and address	Karina Pia Lucid Karina Pia Lucid, ESQ., LLC PO Box 230 3640 Valley Road Suite 2a Liberty Corner, NJ 07938	Contact phone 908-350-7505 Email: klucid@karinalucidlaw.com
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/15/20
7. Meeting of creditors	August 13, 2020 at 11:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 10/13/20
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Danielle Marazzi
Debtor

Case No. 18-22723-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 58

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db +Danielle Marazzi, 72 King George Road, Warren, NJ 07059-6957
517608728 +Aes/wells Fargo, Pob 61047, Harrisburg, PA 17106-1047
517608731 CAN Capital Asset Servicing, 10 Bank Street, Fl B, White Plains, NY 10606-1933
517608733 +Castro Home Improvements, 311 West Clinton St., Apt. 2, Dover, NJ 07801-2147
517608735 +Edward Mueller Plumber Heating & Cooling, 1941 Oak Tree Road, Suite 201, Edison, NJ 08820-2069
517608738 +Joseph Laudisi, 58 Estate Point Road, Toms River, NJ 08753-2046
517608739 +Lecona Tile Pro, 745 Ogden Street, 2nd Floor, Elizabeth, NJ 07202-2639
517610609 +Luigi Marazzi, 72 King George Rd, Warren, NJ 07059-6957
517608740 +Modern Limb & Brace Co., 916 Somerset Street, Watchung, NJ 07069-6342
517608741 +Morristown Pathology Associates PA, 100 The American Road, Suite 118, Morris Plains, NJ 07950-2443
517669877 +NJCLASS, POB 548, Trenton, NJ 08625-0548
517608743 +NJCOSM, 150 North Finley Avenue, Basking Ridge, NJ 07920-1686
517610610 +Olivia Manning-Saez, 13 Orchard Street, Bernardsville, NJ 07924-2514
517608745 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609
517608746 PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
517608744 +Paolo Iandiorio and Maria Iandiorio, c/o PAWAR GILGALLON & RUDY LLC, attn: Robert J. Rudy III, 6 South Street, Suite 201, Morristown, NJ 07960-8108
517608747 +RBVH Hillsborough, 210 Route 206 South, Hillsborough, NJ 08844-4122
517608748 +RC Electrical Contractors LLC, 6 Cottage Place, Gillette, NJ 07933-1702
517608750 +RJT Electrical, 133 Dorset Drive, Clark, NJ 07066-3026
517608749 +Rickart Collection Systems, Inc., 575 Milltown Road, P.O. Box 7242, North Brunswick, NJ 08902-7242
517927339 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
517608753 +State Of NJ Student, 4 Quakerbridge Plz, Trenton, NJ 08619-1241
517608752 State of New Jersey Division of Taxation, Revenue Processing Center - Payments, PO Box 111, Trenton, NJ 08645-0111
517608754 +Summit Breast Care LLC, 98 Ford Avenue, Denville, NJ 07834-1374
517740527 +THE BANK OF NEW YORK, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
517634211 +THE BANK OF NEW YORK MELLON, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518733740 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518733741 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
517608759 +Tancredi Plumbing & Heating Contractors, PO Box 206, Basking Ridge, NJ 07920-0206
517636715 +Tancredi Plumbing and Heating Contractors, Inc., 125 Church St., Basking Ridge, NJ 07920-2911
517608761 +The Bank of NY Mellon, c/o KML Law Group, PC, 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
517608762 +The Bernards-Ridge Connection, PO Box 4081, Warren, NJ 07059-0081
517608763 +The Bridgewater Connection, PO Box 4081, Warren, NJ 07059-0081
517608764 +The Flooring Gallery, 9 Whippanny Road, Whippanny, NJ 07981-1540
518195322 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517608765 +Ultimate Electric Co., 105 Voorhees Rd., Glen Gardner, NJ 08826-3205

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: klucid@karinalucidlaw.com Jul 16 2020 00:53:22 Karina Pia Lucid,
Karina Pia Lucid, ESQ., LLC, PO Box 230, 3640 Valley Road, Suite 2a,
Liberty Corner, NJ 07938

tr +EDI: BADOBIN.COM Jul 16 2020 04:08:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,
427 Riverview Plaza, Trenton, NJ 08611-3420

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 16 2020 00:54:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 16 2020 00:54:32 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

517608729 EDI: AMEREXPR.COM Jul 16 2020 04:08:00 American Express, PO Box 1270,
Newark, NJ 07101-1270

517642311 EDI: BECKLEE.COM Jul 16 2020 04:08:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517608730 EDI: BANKAMER.COM Jul 16 2020 04:08:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
517608732 EDI: CAPITALONE.COM Jul 16 2020 04:08:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238

517608734 EDI: CITICORP.COM Jul 16 2020 04:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
517608736 EDI: WFFC.COM Jul 16 2020 04:08:00 EFS Finance Co., 900 Equitable Buil,
604 Locust Street, Des Moines, IA 50309-3705

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 58

Date Rcvd: Jul 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517608737 EDI: IRS.COM Jul 16 2020 04:08:00 IRS Department of the Treasury, ACS Support,
PO Box 8208, Philadelphia, PA 19101-8208
517608742 E-mail/Text: NCI_bankonotify@ncirm.com Jul 16 2020 00:53:39 Nationwide Credit Inc,
PO Box 14581, Des Moines, IA 50306-3581
517835964 +E-mail/Text: bankruptcy@pseg.com Jul 16 2020 00:53:35 PSE&G, Attn: Bankruptcy Dept.,
PO Box 490, Cranford NJ 07016-0490
517608751 +E-mail/Text: clientservices@simonsagency.com Jul 16 2020 00:55:00 Simons Agency Inc,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
517608755 +EDI: RMSC.COM Jul 16 2020 04:08:00 Syncb/banarepdc, Po Box 965005,
Orlando, FL 32896-5005
517608756 +EDI: RMSC.COM Jul 16 2020 04:08:00 Syncb/ethan Allen, C/o Po Box 965036,
Orlando, FL 32896-0001
517608757 +EDI: RMSC.COM Jul 16 2020 04:08:00 Syncb/old Navy, Po Box 965005,
Orlando, FL 32896-5005
517608758 +EDI: RMSC.COM Jul 16 2020 04:08:00 Syncb/tjx Cos Dc, Po Box 965015,
Orlando, FL 32896-5015
517608760 +EDI: CITICORP.COM Jul 16 2020 04:08:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
517721713 +EDI: AIS.COM Jul 16 2020 04:08:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517608766 +EDI: WFFC.COM Jul 16 2020 04:08:00 WF EFS, Po Box 84712, Sioux Falls, SD 57118-4712
517674152 EDI: WFFC.COM Jul 16 2020 04:08:00 Wells Fargo Bank, N.A.,
Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517647241* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517610608 ##+Kitchens Ltd, 657 Valley Road, Gillette, NJ 07933-1919

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 15, 2020 at the address(es) listed below:
NONE.

TOTAL: 0